APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/633,216	08/07/2000	Robert E. Heinemann	5140-01	4031

7590   06/19/2003

Paulding & Huber LLP
Cityp Place II
185 Asylum Street
Hartford, CT   06103-3402

EXAMINER
LE, DAVID Q

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 06/19/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondenc address --*

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *24 October 2000* .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
    closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-17* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-17* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____ .

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
            application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: .

DETAILED ACTION

1.   The Examiner has pointed out particular references contained in the prior art of record in the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claims, other passages and figures apply as well. It is requested from the Applicant, in preparing the response, to consider fully the entire references as well as the context of all passages in the cited references as potentially teaching all or part of the claimed inventions.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3.   **Claims 1-17** are rejected under 35 U.S.C. 103(a) as being unpatentable over **_Crooks et al._** in view of **_Landry_**, US Patents No. 5,943,656 and 5,956,700, respectively.

As per **claims 1, 15 and 16**.

Both Crooks and Landry disclose:

A [computerized method/system/storage medium] of generating payment for electronic billing data (Crooks: Abstract, Summary of the Invention, Fig 1-5, associated text; Landry: Abstract; Summary of the Invention; Fig 1-6; associated text), comprising the steps of:

automatically obtaining billing data in an electronic format from a billing party for a billable party (Crooks: Fig 3-4, associated text; Landry: Fig 11: Processing "Payee EDI File", associated text);

automatically comparing said billing data with rule data defined by said billable party (Crooks: Fig 5: "check against tolerance parameters", associated text; Landry: Fig 12A: "child-payee payment parameters are met"; associated text).

Crooks allows "billable parties" to authorize invoices prior to executing payments to "billing parties". Crooks' system does not disclose an automatic payment feature.

Landry's system pays bills "without requiring interaction with the payors" (Landry: Abstract, Summary of the Invention; Fig 3, associated text). It would have been obvious to one ordinarily skilled in the art at the time the invention was made to have combined Crooks' authorization feature with Landry's automatic payment feature to provide a system that would be able to handle all possible bill paying situations, therefore making more useful and attractive to users. This system would meet the remaining limitation of claims 1, 15, 16:

automatically authorizing generation of payment data if said billing data satisfies said comparison with said rule data.

As per **claim 2**.

Crooks further discloses

... rule data are comparison statements stored in a rules database (Crooks: Fig 5: "tolerance parameters"; associated text).

As per **claim 3**.

Crooks further discloses

... payment data includes financial data for input to an accounting system of the billable party (Crooks: C4, L34; C6, L17-36).

As per **claim 4**.

Crooks further discloses

...payment data includes electronic funds transfer (EFT) data (Crooks: C6, L17-36; C10, L5-19).

As per **claim 5**.

Crooks further discloses

... billing data includes at least one invoice (Crooks: Fig 10: "Invoice #, Amount").

As per **claim 6**.

Crooks further discloses

... generating payment data for said authorized billing data; and

providing said payment data to said billable party for generating payment to said billing party (Crooks: C5, L1-12; Fig 5: "render payment", associated text) (Landry: Abstract, Summary of the Invention, Fig 3, associated text).

Crooks allows "billable parties" to authorize invoices prior to executing payments to "billing parties". Crooks' system does not disclose an automatic payment feature.

Landry's system pays bills "without requiring interaction with the payors" (Landry: Abstract, Summary of the Invention, Fig 3, associated text), therefore

...automatically providing said payment data to said billable party for generating automatic payment to said billing party.

It would have been obvious to one ordinarily skilled in the art at the time the invention was made to have combined Crooks' authorization feature with Landry's automatic payment feature to provide a system that would be able to handle all possible bill paying situations, therefore making more useful and attractive to users.

As per **claim 7**.

Both Crooks and Landry further disclose

... generating a summary message specifying a billing data total amount to be paid (Crooks: Fig 3, associated text; C6, L1-16; Landry: Fig 19C, associated text); and

automatically electronically notifying said billing party of said summary message (Crooks: Abstract, C3, L41-54; Landry: Fig 19F-H, associated text).

As per **claim 8**.

Crooks further discloses that analysis reports will be generated and that certain reports will have details for each invoice processed, including G/L (general ledger) numbers (Crooks: Fig 10, associated text). Crooks doesn't specifically mention "corporate billing codes". However, it would have been obvious to one ordinarily skilled in the art at the time the invention was made to add corporate billing codes to reports generated by Crooks' system when these codes are in use by a customer, in order to provide

further ease of reference to that customer's internal accounting system; such an addition would be analogous to using G/L codes, as taught by Crooks, and would meet the further limitation of claim 8:

... generating billing data analysis reports for review by said billable party utilizing said billing data wherein said billing data includes corporate billing codes.

As per **claim 9**.

Landry further discloses

... billing data analysis reports are for review by said billing party (Landry: Fig 19G, 25A-B, associated text).

It would have been obvious to one ordinarily skilled in the art at the time the invention was made to make analysis reports available for review to billing parties, so that these parties may determine the status of their invoices, make corrections, or obtain summaries of their activities. Such a capability would make the system more attractive to billing parties, in addition to billable parties.

As per **claim 10**.

Crooks further discloses

...providing interactive computer screens so that said billable party supplies analysis data for inclusion in billing data analysis reports (Crooks: Fig 8-12, associated text; C10, L28 – C12, L6).

As per **claim 11**.

Neither reference specifically discloses

... analysis data includes case budget data.

However, Crooks teaches that many different and customizable parameters and variables may be used in order to analyze billable data (Crooks Fig 8-12, associated text; C10, L28 – C12, L6; C5, L44-67). Such variables constitute what Applicant defines as "case budget data". Therefore claim 11 is clearly unpatentable over Crooks in view of Landry.

As per **claim 12**.

Neither reference mentions corporate billing code, as recited in claim 12:

... includes a comparison with rule data containing a corporate billing code.

However Crooks does teach that (1) invoices would go through an audit process wherein the invoices would be compared to "tolerance parameters" (Crooks: Fig 5, associated text) before they get paid; and (2) that analysis reports would be generated for review by the payors, using various reference variables, such as G/L entries, type of payment, etc. (Crooks, Fig 8-12, associated text). Therefore it would have been obvious to one ordinarily skilled in the art at the time the invention was made to add corporate billing codes to the audit process (Applicant's "rule data") so that only those invoices matching pre-existing corporate billing codes would be approved for payment. This added capability would be an attractive feature for corporate users, because payments for ordered goods and services would then be properly matched to existing orders, thanks to those corporate billing codes.

As per claims **13 and 17**.
Crooks in view of Landry meet all the limitations of claims 1 and 16.
Landry further discloses that any invoice processed by his system will result in a "mailer" advising the billing party of the resolution of the invoice (Landry: Fig 12A, 20, 25A-B, associated text). Both Landry and Crooks teach that communications may be effected via the Internet (see Abstracts, Summaries of both references). Therefore, it would have been obvious to one ordinarily skilled in the art at the time the invention was made that a system as envisioned herein should comprise the further

...step of automatically electronically notifying said billing party if said billing data does not satisfy said comparison with said rule data.

This further step would allow billing parties to always be aware of whether their invoices had been accepted by the system or not, so that they would be able to correct and resubmit them if certain invoices had been rejected. This instant notification process would go a long way toward making prospective users of the system more attracted to adopting it.

As per **claim 14**.
Crooks in view of Landry disclose
A computerized method for automatically processing an electronic invoice generated by a billing party for a billable party utilizing rule data defined by said billable party and an invoice processing party (see citations from both references used for claims 1, 15-17 above), said method comprising the steps of:

electronically submitting an electronic invoice to an invoice processing party (Crooks: C9, L59 –
C10, L18; Landry: Fig 3: "TCF and/or TCF Interface Bank"; associated text) for automatic evaluation in
accord with rule data defined by a billable party and said invoice processing party;

automatically evaluating said electronic invoice in accord with said rule data (Crooks: Fig 5: "Audit
Process; Landry: Fig 12A-E, associated text);

automatically electronically notifying said billing party of results of said evaluation (see citations,
obviousness analysis for claims 7, 13 above);

automatically generating payment data for an electronic payment and designating said electronic
invoice as paid, if said electronic invoice satisfies said evaluation (Crooks: Fig 5, "render payment"); and

automatically generating invoice analysis reports for said billable party utilizing said paid
electronic invoice (Crooks: C11, L10-12, Fig 7, associated text; Landry: Fig 24A-B, associated text).

It would have been obvious to one ordinarily skilled in the art at the time the invention was made
to have combined Crooks' method with Landry's automated bill paying invention in order to provide a full-
service, automatic invoice processing method, because such a method would be more attractive to users
wishing to have both an automatic service as well as one where they would be able to authorize individual
invoices, as long as those invoices met certain previously set rule data. The system would also be
attractive to billing parties, because it provides them with full service as well, and quick, accurate reports
on their billing activities.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should
be directed to David Q Le whose telephone number is 703-305-4567. The examiner can normally be
reached on 8:30am-5:30pm Mo-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor,
James P Trammell can be reached on 703-305-9768. The fax phone numbers for the organization where
this application or proceeding is assigned are 703-746-8494 for regular communications and 703-746-
8494 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be
directed to the receptionist whose telephone number is 703-308-1113. .

DQL

June 13, 2003

JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600